## WHAT IS CLAIMED IS:

1. A method for a real estate agent to obtain an exclusive real estate listing for a property of a seller, the method comprising:

providing consideration to the seller;

receiving from the seller the exclusive real estate listing of the property, the exclusive real estate listing being for an exclusivity time period; and

receiving return consideration from the seller if a sale condition for the property is met during the exclusivity time period.

- 2. The method of claim 1, wherein the consideration includes an up-front payment to the seller.
- 3. The method of claim 1, wherein the sale condition is receipt of a bona fide offer to purchase the property.
- 4. The method of claim 1, wherein the sale condition is an executed purchase contract.
- 5. The method of claim 1, further comprising not receiving the return consideration refund if the sale condition is not met.
- 6. The method of claim 1, wherein receiving return consideration includes receiving a refund of at least a portion of the consideration.
- 7. The method of claim 1, wherein receiving return consideration offsetting a purchase price for the property with the refund.

- 8. The method of claim 1, wherein receiving return consideration includes the real estate agent increasing a commission received from the seller.
- 9. The method of claim 1, wherein the property has an associated price and providing consideration to the seller includes providing an advance of the price, and wherein receiving return consideration includes offsetting monies provided to the seller based on sale of the property by the advance.

## 10. The method of claim 1, wherein:

the providing consideration includes providing consideration to a plurality of sellers;

the receiving exclusive listing includes receiving an exclusive listing from the plurality of sellers; and

the receiving a refund includes receiving a refund from a group of the plurality of sellers for which a corresponding sale condition is met.

- 11. The method of claim 10, the consideration not being included in the first arrangement and the plurality of sellers have different exclusivity time periods.
- 12. The method of claim 10 wherein the group of sellers have different sale conditions.'
- 13. The method of claim 1, further comprising receiving financing from a financing agent.
- 14. The method of claim 13, further comprising using the financing to provide consideration to the seller.

- 15. The method of claim 13, further comprising making payment in return for receiving the financing.
- 16. The method of claim 15, wherein the payment in return for the financing includes paying a percentage of the financing.
- 17. The method of claim 15, wherein the payment in return for the financing includes paying a percentage of commissions for sale of one or more properties.
- 18. A method of a financing agent financing exclusive real estate listings, the method comprising:

providing up-front financing to a real estate agent, the real estate agent having one or more exclusive listings from sellers for sale of property pursuant to which the real estate agent receives payment from sellers upon sale of the properties; and

receiving from the real estate agent a portion of the payment.

- 19. The method of claim 18, further comprising receiving from the real estate agent interest payments.
- 20. A method of a real estate agent to obtain an exclusive real estate listing for a property of a seller, the method comprising:

offering the seller a first arrangement wherein the real estate agent obtains the exclusive listing for the property and a first commission; and

offering the seller a second arrangement wherein the real estate agent obtains the exclusive listing for the property and a second commission, and wherein the seller

receives consideration for providing the exclusive listing, the consideration not being included in the first arrangement.